

REMARKS

Favorable reconsideration of this application, in light of the following discussion, is respectfully requested.

Claims 1-4, 6-12, 14-18, and 20-23 are currently pending. No claims have been amended herewith.

In the outstanding Office Action, Claims 1-4, 6-12, 14-18, and 20-23 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,249,770 to Erwin et al. (hereinafter “the ‘770 patent”) in view of U.S. Patent No. 5,608,874 to Ogawa et al. (hereinafter “the ‘874 patent”) and U.S. Patent No. 6,744,448 to Bernard (hereinafter “the ‘448 patent”).

Claim 1 is directed to a method, comprising: (1) formatting first formatted account information into second formatted account information; (2) storing the second formatted account information in a storage area, without storing graphical images of an original printed account statement; (3) interactively inputting a request for the second formatted account information; and (4) transferring the second formatted account information from the storage area to a display device for displaying the second formatted account information in a format that appears identical in all material aspects to the original printed account statement. In addition, Claim 1 recites that the second formatted account information is formatted in HTML, and the transferring step includes superimposing the second formatted account information on a background image corresponding to a background of the original printed account statement.

Regarding the rejection of Claim 1 under 35 U.S.C. § 103(a), the Office Action asserts that the ‘770 patent discloses everything in the claims with the exception of (1) formatting first formatted account information into second formatted account information, and (2) transferring a second formatted account information from a storage area to a display

device, wherein the transferring step includes superimposing the second formatted account information on a background image corresponding to a background of the original printed account statement, and relies on the '874 and '448 patents to remedy those deficiencies.

The '770 patent is directed to a method and system for automatically analyzing historical financial statements and generating financial forecasts. However, as admitted in the Office Action, the '770 patent fails to disclose transferring second formatted account information from a storage area to a display device for displaying the second formatted account information in a format that appear identical in all material aspects to the original printed account statement. Moreover, as admitted in the Office Action, the '770 patent fails to disclose that the second formatted account information is formatted in HTML, and that the transferring step including superimposing the second formatted account information on a background image corresponding to a background of the original printed account statement, as recited in Claim 1.

The '874 patent is directed to a system and method for automatic data file format translation. The '874 patent discloses receiving data from a wide variety of remote sources, identifying the format of the data, translating the data into a common file format, and then converting the data to a specific format needed for a particular recipient. However, as admitted in the Office Action, the '874 patent fails to disclose that the second formatted account information is formatted in HTML, and that the transferring step includes superimposing the second formatted account information on a background image corresponding to a background of the original printed account statement, as recited in Claim 1.

The '448 patent is directed to a high fidelity image delivery system with color correction notification. The '448 patent discloses that the color correction status of an image displayed on a system may be communicated to the user by use of an icon, a second image, a

non-standard cursor, or a watermark embedded in the selected image. Thus, the '448 patent is directed to a method for communicating to a user whether a displayed image has been color corrected for the particular display characteristics of the user's display. However, Applicants respectfully submit that the '448 patent fails to disclose a transferring step that includes superimposing a second formatted account information on a background image corresponding to a background of the original printed account statement. Although the '448 patent discloses the use of a watermark, the '448 patent fails to disclose superimposing account information on a background image corresponding to a background image of an original printed account statement, as recited in Claim 1. Rather, the '448 patent merely discloses the use of a watermark or icon to indicate whether an image has been color corrected. The '448 patent does not disclose that the watermark is a background image corresponding to the background of an original printed account statement.

Thus, no matter how the teachings of the '770, '874, and '448 patents are combined, the combination does not teach or suggest a transferring step that includes superimposing a second formatted account information on a background image corresponding to a background of the original printed account statement, as recited in Claim 1. Accordingly, Applicants respectfully submit that a *prima facie* case of obviousness has not been established and that the rejection of Claim 1 (and dependent Claims 2-4, 6-8, and 21) should be withdrawn.

Independent Claims 9 and 15 recite limitations analogous to the limitations recited in Claim 1. Accordingly, for the reasons stated above for the patentability of Claim 1, Applicants respectfully submit that a *prima facie* case of obviousness has not been established and that the rejections of Claims 9 and 15 (and all associated dependent claims) should be withdrawn.

Thus, it is respectfully submitted that independent Claims 1, 9, and 15 (and all associated dependent claims) patentably define over any proper combination of the '770, '874, and '448 patents.

Consequently, in view of the present amendment and in light of the above discussion, the outstanding grounds for rejection are believed to have been overcome. The application as amended herewith is believed to be in condition for formal allowance. An early and favorable action to that effect is respectfully requested.

Respectfully submitted,

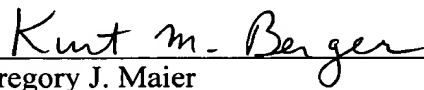
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